

Why Consider Term Life Insurance with Foresters?

Foresters
Financial

Helping is who we are.™

Visit foresters.com to see how we can help you.

505294 CAN 09/20

A man with a beard and a white t-shirt, wearing a grey and white checkered apron, is leaning over a wooden table. He is smiling and looking down at a young child with dark curly hair, who is also smiling and looking up at him. The child is wearing a yellow t-shirt and a white apron. They are both holding a rolling pin and rolling out a piece of yellow dough on the table. In the background, there are wooden shelves with various jars and a framed picture on the wall. The scene is brightly lit, suggesting a sunny day.

**You have so much
living to do**

Living well means
accomplishing your
dreams, seeing your
family achieve their
dreams and even
creating new ones
together.

What's important to you?

Financial security can help you make those dreams a reality. Term Life Insurance from Foresters Financial™ offers:

- Coverage for a specific duration to cover the family's obligations *IF* the unexpected happens tomorrow.
- The ability to purchase new permanent coverage without requiring evidence of insurability if short-term financial obligations become long-term.
- Benefits that go beyond life insurance.

Live for today and prepare for the future

With Foresters Term Life Insurance,¹ you can enrich your overall well-being today and help secure your financial future.

**Live
today**

**Protect
tomorrow**

**Prepare for
the future**



Live

More than just death benefit protection



**Live
today**

**Protect
tomorrow**

**Prepare for
the future**

With Foresters, you are more than a customer. If you are insured with a Foresters insurance product, you become a member, and join a two-million strong network of members in local communities around the world who enjoy meaningful member benefits.²

Enjoy fun and valuable time with your family by joining Foresters Fun Family events, such as baseball games, amusement park outings or kid-friendly virtual events like magic shows or arts & crafts.

2. Foresters members are insureds under a life or health insurance certificate, or annuitants under an annuity certificate, issued by The Independent Order of Foresters, or social fraternal members. Foresters Financial member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice.

**Live
today**

**Protect
tomorrow**

**Prepare for
the future**

Help your family reach their goals for higher education by applying for a Foresters Competitive Scholarship³ of up to \$2,000 per year, renewable for 4 years.

Scholarships are available for you, your spouse, your children, grandchildren or a person under legal guardianship.

MADISON FEIJO
**2020 Foresters Competitive
Scholarship Winner**

3. Foresters Competitive Scholarships is a program administered by International Scholarship and Tuition Services, Inc. on behalf of Foresters Financial. Available to eligible members. Please visit www.foresters.com/en/foresters-difference/scholarships for eligibility criteria.



**Live
today**

**Protect
tomorrow**

**Prepare for
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Help make a difference in your community by applying for Community Volunteer grants. Each approved grant provides you with up to \$2,000 in funding to organize a meaningful project.

SHERISSE WASHINGTON
Foresters member



Protect

Secure your family's financial future

Live
today

Protect
tomorrow

Prepare for
the future

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Coverage for a specific time period means your family will be protected when they need it most.



Term insurance provides the most death benefit protection for the lowest premium payment to cover short-term obligations ranging from 10 to 30 years. In the event of death, the life insurance payout, called a death benefit, provides your beneficiaries an amount that is generally tax-free.⁴

4. Foresters, their employees and life insurance representatives, do not provide, on Foresters behalf, legal or tax advice. The information given here is merely a summary of our understanding of current laws and regulations. Advise your clients and prospective purchasers to consult their tax or legal advisor.

Live
today

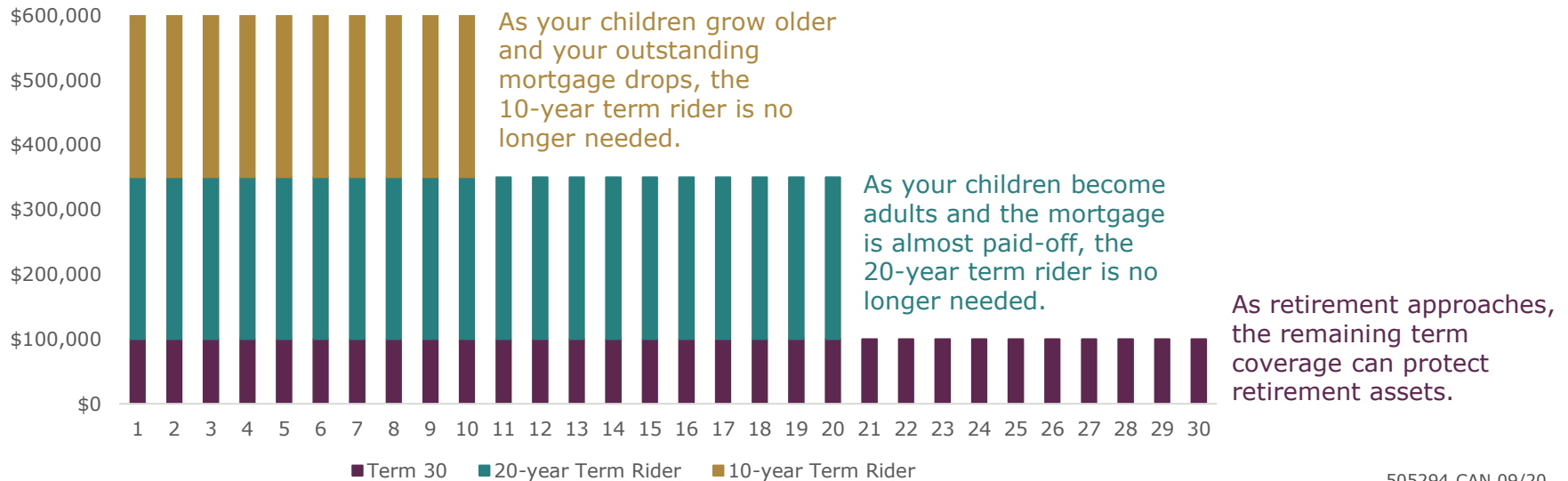
Protect
tomorrow

Prepare for
the future

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Customize your package by layering coverage with term riders to provide financial security tailored to your specific needs.

Layering Coverage



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The Orphan Benefit⁵ provides an additional layer of financial support if the unthinkable happens while your children are young.



This complimentary member benefit⁶ offers up to \$900 per month per child to help your children's legal guardians care for your children if tragedy strikes leaving them without their parents. This member benefit is in addition to the death benefit proceeds.

5. Available to eligible members with an in force certificate having a minimum face value of \$10,000 or if an annuity, either a minimum cash value of \$10,000 or a minimum contribution of \$1,000 paid in the previous twelve months.
6. Description of member benefits that you may receive assumes you are a Foresters Financial member. Foresters Financial members are insureds under a life or health insurance certificate issued by The Independent Order of Foresters or Foresters Life Insurance Company. Foresters Financial member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice.

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LawAssure⁷ can help you plan for the unexpected so that your family is prepared to honour your final wishes. Take the time to put your plan in place.



This complimentary member benefit allows you to create customizable wills, powers of attorney and healthcare directives with an easy-to-use online document preparation service. With this service you can name a legal guardian for your children.

7. LawAssure is provided by Epoq, Inc. Epoq is an independent service provider and is not affiliated with Foresters. LawAssure is not a legal service or legal advice and is not a substitute for legal advice or services of a licensed lawyer. Foresters Financial, their employees and life insurance representatives, do not provide, on Foresters behalf, legal, estate or tax advice. LawAssure is not available in Quebec and the Canadian territories.

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The Charity Benefit provision, included at no additional cost, helps you leave a legacy by donating to a cause that's close to your heart.⁸



In addition to the death benefit, when a claim is paid to your beneficiaries, Foresters will donate 1% (up to a maximum of \$100,000) of the basic insurance amount of your certificate in your name, to an eligible designated registered charitable organization chosen by you.

8. The designated charitable organization must be registered as a charity with the Canada Revenue Agency. The Charity Benefit will only be paid if an eligible beneficiary for the benefit has been designated, prior to, and is in effect on, the date of the death of the insured.



Prepare

Flexibility for an uncertain future

Live
today

Protect
tomorrow

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As your life changes, so will your life insurance needs. With term, you have options to help you adapt:



Leverage the conversion provision to convert the term coverage to permanent insurance without evidence of insurability during the conversion period. If your health has declined since originally purchasing the term coverage, this provision may be your only option towards securing permanent coverage.

Live
today

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Give your children the gift of future insurability.



The Children's Term Rider provides a death benefit amount between \$10,000 and \$30,000, with a single premium rate, covering all your eligible children. Each child can convert to a new permanent life insurance certificate during the conversion period (without evidence of insurability) as follows:

- Up to 10 times the rider benefit amount until your child's 25th birthday, subject to an overall conversion maximum from all Foresters products of \$250,000 for each child.

**Let's work
together to build
a customized
solution for you
and your family.**



Disclaimer

This presentation is provided for information purposes only; it does not form part of the Foresters Term Life Insurance contracts and is not intended to amend, alter or change any of the terms and conditions of the contract.

All information is intended to be general in nature. All Foresters fraternal requirements need to be considered including the requirement that proceeds must benefit the Foresters member or the member's dependents.

Thank you

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Helping is who we are.™

Visit foresters.com to see how we can help you.

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